

Mobile banking,  
just like our clients imagined



## Simple

Redesigning the mobile banking experience to make life easier for our clients.  
A comprehensive service to match every profile and requirement.

## Innovative

A broad range of features already exist today and constant improvements are planned for tomorrow.

## Secure

Secure access via all channels for clients' everyday banking needs.



# Striving for greater simplicity

*We see digital transformation as an opportunity to get closer to our clients. Wherever or whenever, we want to offer them a service that better matches their expectations. For example, opening a BIL account will now be just as fast as ordering a book online or creating a social network account.*

*I am proud of the work that our teams have done to deliver a whole new experience that sets new standards for the market. It is important that we continue to listen to our clients to provide them with greater simplicity, innovation and security.*

**Olivier Debehogne, Head of Digital**



# Mobile banking in figures



**91%** of Luxembourg residents own a smartphone  
(average in developed countries: 88%)

**76%** use online banking services

**48%** consider security as the most important criteria when choosing their online bank

**39%** require basic features

**35%** put the emphasis on user experience and simplicity

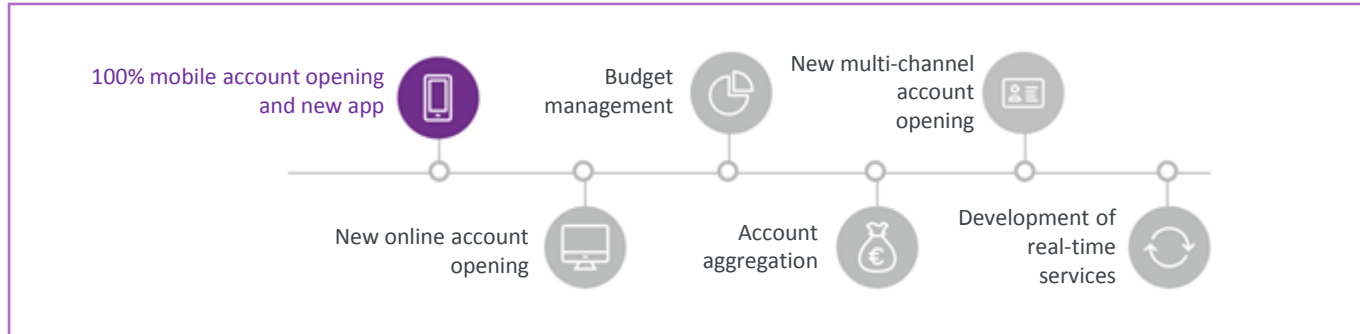


*Listening to clients and observing their behaviour enables us to anticipate how their needs might change as digital transformation sets in.*

**Clarice Corvest-Di Bernardi**  
Market Intelligence

# Building the basis for a new client approach

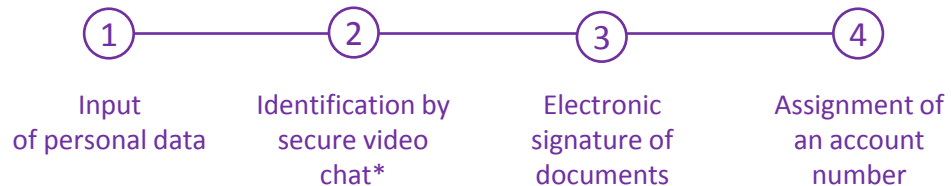
Our vision of mobile banking is changing. With the new BILnet app we have built the foundations enabling us to offer our clients the services they need.  
And this is only the start.



# 100% mobile account opening experience

With its new app, BIL is the first Luxembourg bank to offer a 100% mobile account opening experience.

The process has been completely overhauled: **fluid, swift, practical and fully secure**. In a matter of minutes, a new client can open an account from anywhere, and will also receive a bank card and have access to tailored advice.



*Opening an account is a key moment in the client/bank relationship. With the help of clients, our teams have completely overhauled the account opening process.*

**Nicolas Voisin**  
Product Owner

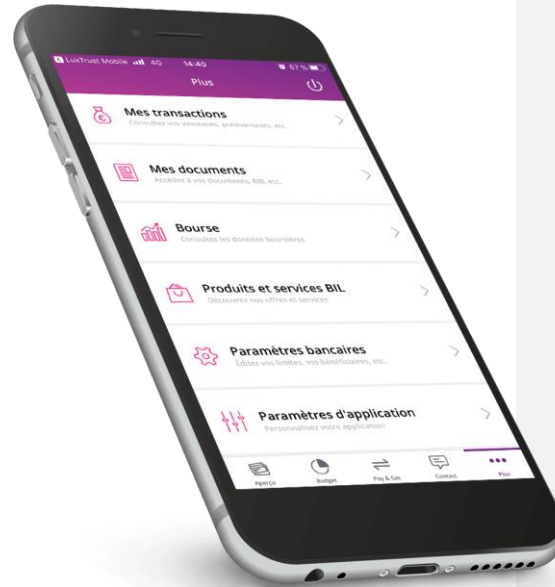
\* The procedure is based on an exclusive authentication system offered by the company IDno

# New app, new experience

The relationship between clients and their bank is changing. Access to technology and the recent arrival of new players on the international markets is changing our clients' habits and expectations.

The new BILnet app was created to respond to these changing needs. An **intuitive experience** enables **simplified** day-to-day account management and full **autonomy**. This freedom is accompanied by a unique relationship between users and the bank, which will always be on hand to provide support in life's key moments.

In compliance with regulations, this extremely secure and user-friendly environment provides peace of mind for users.



*The BILnet app makes life easier for users. It is an open door to the bank's services, starting with users' everyday banking needs.*

**Jérémie Greulich**  
Product Owner



*Making clients the focus of change seems obvious, but we have managed to do this at every stage of our projects.*

*We have created momentum, but there is still much more to come.*

**Lore Bertrand**  
Digital Channel Adoption

# Building tomorrow's digital bank today

Each client has different expectations and needs, which we endeavour to address by providing easy access to tailored features. A wide range of solutions and services come together under the BILnet app. From opening an account to its day-to-day management, the app provides an intuitive and easy-to-use tool for all of our clients.

Digital transformation is the perfect opportunity to better understand client needs. The BILnet app will continue to develop and offer new services requested by our users, such as help with budget management and account aggregation.





# Innovation and agility are part of our DNA

*Companies' futures will depend on their ability to innovate. That is why BIL has made innovation a central component of its development strategy. As a cross-cutting theme, it guides each of the bank's decisions and shapes its positioning.*

*We recruit those with the best-suited profiles, develop the skills required of our employees and put together interdisciplinary teams (IT, business line, UX, etc.) trained in "agile" principles.*

*The 100% mobile account opening process and the redesigned client experience are the best proof that the three essential pillars for innovation are a human dimension, agility and the right architecture.*

**Yves Baguet, COO**

# Download the new app





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